

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME: Patrick Hurley Brady
Cynthia Ann Brady

CASE NUMBER: 09-75093

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- ☐ Add creditors to schedule(s) _____. How many? ____
(Use second page of this form to list creditors added).
- ☐ **\$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed.
(Use second page of this form).
- ☒ Other: (Provide detail of Amendment) Amended Schedule I
- ☐ **Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- ☐ **Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears):

(Please print)

Previous address:

Please change to:

NAME OF CREDITOR (As it now appears):

(Please print)

Previous address:

Please change to:

NAME OF CREDITOR (As it now appears):

(Please print)

Previous address:

Please change to:

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

NAME OF CREDITOR (As it now appears):

(Please print)

Address

NAME OF CREDITOR (As it now appears):

(Please print)

Address

FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE

Signature: /s/ Darryl J. Chimko

Darryl J. Chimko P-31016
Name of Attorney
30701 Woodward Avenue
Suite 400
Royal Oak, MI 48073
(248) 284-1661
dmengel@lawwca.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: /s/ Patrick Hurley Brady

Patrick Hurley Brady

Name of Debtor

Signature: /s/ Cynthia Ann Brady

Cynthia Ann Brady

Name of Joint Debtor, if applicable

In re **Patrick Hurley Brady**
Cynthia Ann Brady

Case No. **09-75093**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>525.00</u>
a. Are real estate taxes included?	Yes <u>X</u>	No <u> </u>
b. Is property insurance included?	Yes <u>X</u>	No <u> </u>
2. Utilities:		
a. Electricity and heating fuel	\$	<u>300.00</u>
b. Water and sewer	\$	<u>30.00</u>
c. Telephone	\$	<u>135.00</u>
d. Other <u>Cable/internet/phone</u>	\$	<u>175.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>75.00</u>
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>65.00</u>
6. Laundry and dry cleaning	\$	<u>15.00</u>
7. Medical and dental expenses	\$	<u>350.00</u>
8. Transportation (not including car payments)	\$	<u>390.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>40.00</u>
10. Charitable contributions	\$	<u>25.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>301.08</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>275.17</u>
b. Other <u>Monthly pymt. to Chrysler for 2008 Dodge Nitro</u>	\$	<u>242.99</u>
c. Other <u>2nd Mortgage</u>	\$	<u>1,634.38</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Personal grooming/hygiene</u>	\$	<u>100.00</u>
Other <u>Education expenses/extracurricular activities for son</u>	\$	<u>183.33</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>5,261.95</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtors pay approximately \$90.00 on gasoline weekly, \$100.00.00 monthly on prescriptions/required over the counter medications. Disabled wife pays \$250.00 out of pocket per month for doctor ordered physical exercise.

Debtors' Chapter 13 was filed to strip the 2nd mortgage that turned out to be the first mortgage due to Citi's discharge of the original mortgage and refiling of a subsequent mortgage. With no lien strip, Debtors cannot afford a Chapter 13 plan.

20. STATEMENT OF MONTHLY NET INCOME

B6J (Official Form 6J) (12/07)

- a. Average monthly income from Line 15 of Schedule I
- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

\$	<u>5,273.16</u>
\$	<u>5,261.95</u>
\$	<u>11.21</u>